



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [FB FINANCIAL CORPORATION](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [11,207,330](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FB FINANCIAL CORPORATION](#)
[211 COMMERCE STREET](#)
[SUITE 300](#)
[NASHVILLE, TN 37201](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1.....	17
Servicing, Securitization and Asset Sale Activities—Part 2.....	18
Servicing, Securitization and Asset Sale Activities—Part 3.....	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	8,413,514	5,770,800	4,840,691	3,808,685	
Net income (\$000)	63,621	83,814	80,236	52,398	
Number of BHCs in peer group	128	146	154	148	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.19	2.77	75	3.95	3.21	92	4.25	3.33	96	4.10	3.29	94			
+ Non-interest income	3.56	1.21	93	2.34	0.90	95	2.70	0.90	94	3.66	0.93	95			
- Overhead expense	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95	5.81	2.60	97			
- Provision for credit losses	1.12	0.51	91	0.12	0.12	59	0.11	0.12	56	-0.02	0.11	6			
+ Securities gains (losses)	0.02	0.02	58	0	0.01	10	0	0	30	0.03	0.01	77			
+ Other tax equivalent adjustments	0	0	48	0	0	46	0	0	45	0	0	83			
= Pretax net operating income (tax equivalent)	1.01	1.04	45	1.93	1.53	80	2.22	1.55	92	2	1.55	87			
Net operating income	0.76	0.81	40	1.45	1.19	78	1.66	1.22	88	1.38	0.95	88			
Net income	0.76	0.82	39	1.45	1.19	78	1.66	1.22	88	1.38	0.95	88			
Net income (Subchapter S adjusted)				1.18			1.41			1.41		1.11			
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.11	3.55	83	5.42	4.49	92	5.61	4.38	98	5.12	4.06	97			
Interest expense	0.63	0.52	68	1.08	1.02	55	0.83	0.81	52	0.49	0.54	44			
Net interest income (tax equivalent)	3.47	3.01	75	4.35	3.45	94	4.79	3.58	97	4.64	3.54	97			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27	-0.12	0.10	2			
Earnings coverage of net loan and lease losses (X)	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92	-22.36	0.97	18			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31	0.76	0.95	29			
Allowance for loan and lease losses / Total loans and leases	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27	0.65	0.94	22			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.87	0.71	70	0.85	0.56	74	0.68	0.57	65	0.68	0.57	67			
30-89 days past due loans and leases / Total loans and leases	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63	0.68	0.32	87			
Liquidity and Funding															
Net noncore funding dependence	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40	10.30	13.97	34			
Net short-term noncore funding dependence	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52	8.23	9.65	38			
Net loans and leases / Total assets	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58	77.61	72.64	69			
Capitalization															
Tier 1 leverage ratio	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76	10.46	10.04	64			
Holding company equity capital / Total assets	11.52	11.16	57	12.45	11.37	65	13.08	11.21	79	12.62	10.84	78			
Total equity capital (including minority interest) / Total assets	11.52	11.29	55	12.45	11.43	65	13.08	11.30	78	12.62	10.89	77			
Common equity tier 1 capital / Total risk-weighted assets	11.57	12.38	38	11.07	12.50	32	11.69	12.37	46	10.70	11.90	32			
Net loans and leases / Equity capital (X)	6.05	5.58	62	6.09	6.55	38	5.83	6.70	31	6.15	6.82	34			
Cash dividends / Net income	22.79	42.30	25	12.16	25.65	28	7.93	24.05	25	0	32.32	8			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			93.20			35.12			19.39				
Growth Rates															
Assets	82.98	16.68	97	19.24	8.66	85	8.65	9.35	61	44.27	9.89	93			
Equity capital	69.39	6.99	97	13.47	12.19	65	12.59	12.50	63	80.55	13.71	95			
Net loans and leases	68.32	9.07	97	18.47	8.63	82	6.77	10.51	44	57.17	12.54	95			
Noncore funding	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68	42.75	-3.35	87			
Parent Company Ratios															
Short-term debt / Equity capital	1.16	0.77	80	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	4.68	13.56	31	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43	99.97	105.17	33			
Cash from ops + noncash items + op expense / Op expense + dividends	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3	58.35	100.80	19			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	294,596	260,458	221,001	153,969		13.11	236.95
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	293,618	259,887	220,507	153,602		12.98	237.05
Tax-exempt income on loans and leases.....	978	571	494	367		71.28	210.48
Estimated tax benefit on income on loans and leases.....	345	201	174	234		71.37	123.21
Income on loans and leases (tax equivalent).....	294,941	260,659	221,175	154,203		13.15	236.75
Investment interest income (tax equivalent).....	19,837	19,721	17,870	16,707		0.59	23.30
Interest on balances due from depository institutions.....	1,935	2,651	998	914		-27.01	4297.73
Interest income on other earning assets.....	770	1,400	1,128	612		-45.00	96.93
Total interest income (tax equivalent).....	317,483	284,431	241,171	172,436		11.62	204.96
Interest on time deposits of \$250K or more	6,329	9,004	4,442	505		-29.71	
Interest on time deposits < \$250K.....	13,716	16,128	7,439	3,254		-14.96	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	22,814	26,436	17,655	9,272		-13.70	380.09
Interest on other borrowings and trading liabilities.....	2,958	4,933	5,967	3,311		-40.04	33.12
Interest on subordinated debt and mandatory convertible securities	3,169	0	0	0			2519.01
Total interest expense.....	48,986	56,501	35,503	16,342		-13.30	459.78
Net interest income (tax equivalent).....	268,497	227,930	205,668	156,094		17.80	181.57
Non-interest income.....	299,878	135,038	130,465	139,222		122.07	243.81
Adjusted operating income (tax equivalent)	568,375	362,968	336,133	295,316		56.59	211.30
Overhead expense.....	390,100	244,539	223,165	221,193		59.52	189.89
Provision for credit losses.....	94,606	7,053	5,398	-950			
Securities gains (losses)	1,335	-91	-35	1,203			-8.06
Other tax equivalent adjustments	0	0	0	32			
Pretax net operating income (tax equivalent).....	85,300	111,433	107,454	76,308		-23.45	62.34
Applicable income taxes	18,832	25,725	25,618	21,087		-26.79	518.25
Tax equivalent adjustments	2,839	1,894	1,600	2,823		49.89	72.79
Applicable income taxes (tax equivalent).....	21,671	27,619	27,218	23,910		-21.54	362.17
Minority interest	8	0	0	0			
Net income before discontinued operations, net of minority interest	63,621	83,814	80,236	52,398		-24.09	32.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	63,621	83,814	80,236	52,398		-24.09	32.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,629	83,814	80,236	52,398		-24.08	32.96
Investment securities income (tax equivalent).....	19,837	19,721	17,870	16,707		0.59	23.30
US Treasury and agency securities (excluding mortgage-backed securities)	378	143	143	162		164.34	-7.13
Mortgage-backed securities	9,829	12,991	12,142	9,833		-24.34	-11.85
All other securities	9,630	6,587	5,585	6,712		46.20	112.52
Cash dividends declared.....	14,502	10,194	6,363	0		42.26	-38.55
Common	14,502	10,194	6,363	0		42.26	-38.55
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
3.77	3.27	81	4.93	4.19	91	4.98	4.08	94	4.53	3.78	94			
0.58	0.48	69	0.98	0.95	57	0.73	0.75	49	0.43	0.50	40			
3.19	2.77	75	3.95	3.21	92	4.25	3.33	96	4.10	3.29	94			
3.56	1.21	93	2.34	0.90	95	2.70	0.90	94	3.66	0.93	95			
6.76	4.04	93	6.29	4.16	94	6.94	4.27	96	7.75	4.26	97			
4.64	2.57	93	4.24	2.59	94	4.61	2.58	95	5.81	2.60	97			
1.12	0.51	91	0.12	0.12	59	0.11	0.12	56	-0.02	0.11	6			
0	0	46	0	0	48	0	0	49	0	0	46			
0.02	0.02	58	0	0.01	10	0	0	30	0.03	0.01	77			
0	0	48	0	0	46	0	0	45	0	0	83			
1.01	1.04	45	1.93	1.53	80	2.22	1.55	92	2	1.55	87			
0.26	0.23	58	0.48	0.35	82	0.56	0.32	94	0.63	0.59	54			
0	0	81	0	0	45	0	0	46	0	0	47			
0.76	0.81	40	1.45	1.19	78	1.66	1.22	88	1.38	0.95	88			
0	0	50	0	0	50	0	0	49	0	0	49			
0.76	0.82	39	1.45	1.19	78	1.66	1.22	88	1.38	0.95	88			
0.76	0.82	39	1.45	1.19	77	1.66	1.22	88	1.38	0.95	88			
0.76	0.83	39	1.45	1.19	77	1.66	1.22	87	1.38	0.95	88			
91.87	92.32	43	90.87	93.22	22	88.78	93.23	7	88.38	93.19	4			
65.63	64.06	62	66.54	70.66	31	67.60	70.70	35	65.43	70.06	30			
4.11	3.55	83	5.42	4.49	92	5.61	4.38	98	5.12	4.06	97			
0.63	0.52	68	1.08	1.02	55	0.83	0.81	52	0.49	0.54	44			
3.47	3.01	75	4.35	3.45	94	4.79	3.58	97	4.64	3.54	97			
4.84	4.27	81	5.92	4.98	92	6.11	4.85	94	5.69	4.52	96			
0.32	0.27	68	2.72	2.26	78	2.39	1.88	83	1.57	1.13	84			
0.36	0.68	42	2.17	2.02	52	1.92	1.50	60	0.67	0.83	35			
4.07	3.51	83	5.39	4.47	93	5.57	4.33	98	5.04	3.98	96			
2.29	2.25	54	2.95	2.74	70	2.94	2.69	72	3	2.61	73			
1.59	1.75	43	1.75	2.54	13	1.71	2.20	26	1.53	1.66	39			
1.61	2.05	15	2.60	2.54	60	2.44	2.44	52	2.32	2.19	64			
3.26	3.24	60	4.15	3.80	70	4.40	3.74	78	5.78	3.85	89			
0.85	0.53	82	1.36	1.13	74	1.01	0.85	69	0.53	0.52	55			
1.67	1.42	74	2.44	2.13	84	1.68	1.57	57						
1.45	1.36	58	1.97	1.91	53	1.25	1.42	27						
0.59	0.36	84	1.12	0.86	72	0.83	0.64	69						
	0.42			2.53			1.85			0.84				
0.61	0.62	64	1.10	1.23	49	0.19	1.03	16	0.24	0.68	33			
0.53	1.50	10	1.26	1.03	53	2.44	2.10	81	1.49	1.48	56			
0.89	0.74	68	1.47	1.34	61	1.08	1.06	55	0.66	0.71	42			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	299,878	135,038	130,465	139,222	
Fiduciary activities income	1,275	1,182	1,051	400	
Service charges on deposit accounts - domestic	8,677	9,072	8,502	7,556	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	5,173	0	3,986	3,378	
Insurance activities revenue.....	632	0	144	171	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-9,579	3,133	14,081	10,710	
Net securitization income	0		0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	265,993	100,669	88,972	106,700	
Other non-interest income.....	21,902	16,920	13,729	10,307	
Total overhead expenses	390,100	244,539	223,165	221,193	
Personnel expense.....	233,768	152,084	136,892	130,295	
Net occupancy expense.....	18,633	15,339	13,683	12,598	
Goodwill impairment losses	0	100	0	0	
Amortization expenses and impairment loss (other intangible assets).....	5,323	4,339	3,185	1,995	
Other operating expenses.....	132,376	72,677	69,405	76,305	
Fee income on mutual funds and annuities.....	399	300	425	472	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,852	1,399	1,383	1,384	
Average personnel expense per employee.....	126.22	108.71	98.98	94.14	
Average assets per employee.....	4,542.93	4,124.95	3,500.14	2,751.94	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.13	2.02	25	0.22	0.66	73	0.33	1.69	43	0.34	1.89	39			
Overhead expenses / Net Interest Income + non-interest income	68.98	62.28	79	67.73	61.79	77	66.71	61.22	72	75.62	62.21	92			
Percent of Average Assets															
Total overhead expense	4.64	2.57	93	4.24	2.59	94	4.61	2.58	95	5.81	2.60	97			
Personnel expense.....	2.78	1.30	98	2.64	1.50	96	2.83	1.46	95	3.42	1.47	96			
Net occupancy expense.....	0.22	0.26	27	0.27	0.32	31	0.28	0.31	40	0.33	0.32	58			
Other operating expenses.....	1.64	0.94	86	1.34	0.76	94	1.50	0.79	94	2.06	0.79	97			
Overhead less non-interest income	1.07	1.25	37	1.90	1.65	74	1.92	1.65	73	2.15	1.65	88			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	68.63	61.82	78	67.37	59.91	80	66.39	60.51	73	74.90	61.01	92			
Personnel expense.....	41.13	32.36	90	41.90	34.17	88	40.73	34.42	85	44.12	34.72	90			
Net occupancy expense.....	3.28	6.58	9	4.23	7.50	8	4.07	7.33	6	4.27	7.51	6			
Other operating expenses.....	24.23	22.28	73	21.25	17.93	75	21.60	18.28	80	26.51	18.30	92			
Total non-interest income	52.76	28.83	88	37.20	19.83	92	38.81	20.30	91	47.14	21.24	94			
Fiduciary activities income	0.22	2.09	31	0.33	1.61	50	0.31	1.95	46	0.14	1.95	46			
Service charges on domestic deposit accounts	1.53	3.27	22	2.50	3.21	38	2.53	3.58	35	2.56	3.83	29			
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions.....	0.91	2.46	38	0	0.91	19	1.19	0.85	69	1.14	0.92	69			
Insurance activities revenue.....	0.11	0.41	56	0	0.37	22	0.04	0.46	56	0.06	0.44	61			
Venture capital revenue.....	0	0.01	44	0	0	50	0	0	49	0	0	48			
Net servicing fees	-1.69	0.01	9	0.86	0.22	91	4.19	0.52	94	3.63	0.40	95			
Net securitization income	0	0	45	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	46.80	3.92	98	27.73	2.27	98	26.47	1.98	97	36.13	2.38	97			
Other non-interest income.....	3.85	9.65	15	4.66	7.41	25	4.08	7.05	18	3.49	7.34	13			
Overhead less non-interest income	15.87	31.93	13	30.17	39.47	17	27.58	39.75	13	27.76	39.09	12			
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.08	18.63	70	23.09	21.51	61	23.84	18.37	81	27.63	33.75	27			
Applicable income tax + TE / Pretax net operating income + TE	25.41	21.18	81	24.79	23.31	61	25.33	21.35	73	31.33	38.57	23			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,102,967	3,366,046	2,850,390	2,760,320			81.31	284.51
Commercial and industrial loans	1,541,392	1,031,968	847,266	705,935			49.36	390.73
Loans to individuals	256,559	220,414	185,380	182,773			16.40	577.76
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	20,047	19,462	18,823	21,773			3.01	115.74
Other loans and leases	61,167	34,270	44,467	22,295			78.49	129.90
Less: Unearned income	0	0	0	0			-100.00	
Loans and leases, net of unearned income	7,982,132	4,672,160	3,946,326	3,693,096			70.84	304.15
Less: Allowance for loan and lease losses	170,389	31,139	28,932	24,041			447.19	596.57
Net loans and leases	7,811,743	4,641,021	3,917,394	3,669,055			68.32	300.48
Debt securities that reprice or mature in over 1 year	1,109,631	686,424	640,415	535,346			61.65	75.13
Mutual funds and equity securities	4,591	4,295	3,107	3,118			6.89	51.62
Subtotal	8,925,965	5,331,740	4,560,916	4,207,519			67.41	245.00
Interest-bearing bank balances	1,085,754	52,756	55,611	23,793			1958.07	4437.78
Federal funds sold and reverse repos	121,153	131,119	31,364	66,127			-7.60	460.17
Debt securities that reprice or mature within 1 year	62,769	1,957	15,283	924			3107.41	811.55
Trading assets	0	0	0	0				
Total earning assets	10,195,641	5,517,572	4,663,174	4,298,363			84.78	286.25
Non-interest-bearing cash and due from depository institutions	110,991	48,806	38,381	29,831			127.41	112.79
Premises, fixed assets, and leases	188,872	122,670	86,882	81,577			53.97	186.73
Other real estate owned	12,111	18,939	12,643	16,442			-36.05	4.26
Investment in unconsolidated subsidiaries	930	930	930	930			0.00	0.00
Intangible and other assets	698,785	416,004	334,754	300,570			67.98	480.96
Total assets	11,207,330	6,124,921	5,136,764	4,727,713			82.98	287.73
Quarterly average assets	11,079,935	6,146,255	5,028,759	4,668,751			80.27	293.56
Average loans and leases (YTD)	6,097,466	4,401,888	3,618,865	2,709,798			38.52	243.20
Memoranda								
Loans held-for-sale	899,173	262,518	278,815	526,185			242.52	229.13
Loans not held-for-sale	7,082,959	4,409,642	3,667,511	3,166,911			60.62	316.19
Real estate loans secured by 1–4 family	2,181,251	1,194,502	1,025,110	1,202,160			82.61	195.36
Commercial real estate loans	3,883,149	2,145,392	1,803,590	1,530,638			81.00	373.96
Construction and land development	1,222,220	551,101	556,051	448,326			121.78	402.01
Multifamily	175,676	69,429	75,457	62,374			153.03	194.01
Nonfarm nonresidential	2,485,253	1,524,862	1,172,082	1,019,938			62.98	381.56
Real estate loans secured by farmland	38,567	26,152	21,690	27,522			47.47	31.27
Total investment securities	1,176,991	692,676	658,805	539,388			69.92	82.90
U.S. Treasury securities	16,628	7,448	7,242	7,252			123.25	270.66
US agency securities (excluding mortgage-backed securities)	2,003	0	989	986			-94.08	
Municipal securities	356,329	189,235	138,887	109,251			88.30	346.33
Mortgage-backed securities	794,924	490,676	508,580	418,781			62.01	52.18
Asset-backed securities	0	0	0	0				
Other debt securities	2,516	1,022	0	0			146.18	
Mutual funds and equity securities	4,591	4,295	3,107	3,118			6.89	51.62
Available-for-sale securities	1,172,400	688,381	655,698	539,388			70.31	82.18
U.S. Treasury securities	16,628	7,448	7,242	7,252			123.25	270.66
US agency securities (excluding mortgage-backed securities)	2,003	0	989	986			-94.08	
Municipal securities	356,329	189,235	138,887	109,251			88.30	346.33
Mortgage-backed securities	794,924	490,676	508,580	418,781			62.01	52.18
Asset-backed securities	0	0	0	0				
Other debt securities	2,516	1,022	0	0			146.18	
Mutual funds and equity securities	0	0	0	3,118			-100.00	
Held-to-maturity securities appreciation (depreciation)	34,552	11,676	-12,335	-4,941			195.92	1197.48
Available-for-sale securities appreciation (depreciation)	0	0	0	0				
Structured notes, fair value	804,821	373,674	326,215	337,604			115.38	53.23

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	2,274,103	1,208,175	949,135	888,200		88.23	256.88
NOW, ATS and transaction accounts	2,491,765	1,014,875	863,706	894,127		145.52	880.39
Time deposits less brokered deposits) < \$250K.....	981,668	836,129	682,678	478,899		17.41	
MMDA and other savings accounts	3,254,915	1,520,035	1,239,131	1,193,739		114.13	165.46
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	9,002,451	4,579,214	3,734,650	3,454,965		96.59	291.94
Time deposits of \$250K or more	389,097	343,756	353,134	176,837		13.19	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	32,199	23,745	15,081	14,293		35.60	-73.85
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	15,000	104,417	180,060	299,712		-85.63	2115.66
Other borrowings w/remaining maturity over 1 year	1,598	181,108	1,705	2,660		-99.12	-89.30
Brokered deposits < \$250K	66,489	11,968	83,933	32,593		455.56	
Noncore funding	504,383	664,994	633,913	526,095		-24.15	73.82
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	189,527	30,930	30,930	30,930		512.76	362.20
Other liabilities	219,587	87,454	65,414	118,994		151.09	731.86
Total liabilities.....	9,915,948	5,362,592	4,464,907	4,130,984		84.91	273.56
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	47,222	31,034	30,725	30,536		52.16	27354.65
Common surplus.....	898,847	425,633	424,146	418,596		111.18	705.77
Retained earnings.....	317,625	293,524	221,213	147,449		8.21	160.63
Accumulated other comprehensive income	27,595	12,138	-4,227	148		127.34	1023.12
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	1,291,289	762,329	671,857	596,729		69.39	447.04
Noncontrolling (minority) interest in subsidiaries	93	0	0	0			
Total equity capital, including minority interest	1,291,382	762,329	671,857	596,729		69.40	447.08
Total liabilities and capital	11,207,330	6,124,921	5,136,764	4,727,713		82.98	287.73
Memoranda							
Non-interest-bearing deposits.....	2,274,103	1,208,175	949,135	888,200		88.23	256.88
Interest-bearing deposits.....	7,183,934	3,726,763	3,222,582	2,776,195		92.77	296.66
Total deposits	9,458,037	4,934,938	4,171,717	3,664,395		91.65	286.31
Long-term debt that reprices within 1 year	0	0	0	0			-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	762,329	671,857	596,729	330,498			
Accounting restatements.....	-25,018	-1,309	0	615			
Net income.....	63,621	83,814	80,236	52,398			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	9,682	1,796	5,739	159,260			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations.....	479,720	0	0	52,284			
Less: Dividends declared	14,502	10,194	6,363	0			
Change in other comprehensive income	15,457	16,365	-4,484	1,674			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	0			
Holding company equity capital, ending balance	1,291,289	762,329	671,857	596,729			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	54.46	36.22	85	54.96	52.67	52	55.49	53.63	52	58.39	53.41	61			
Percent of Total Assets															
Real estate loans	13.75	13.52	51	16.85	11.45	79	16.49	11.42	77	14.93	10.82	75			
Commercial and industrial loans	2.29	3.40	55	3.60	2.71	74	3.61	2.65	75	3.87	2.58	77			
Loans to individuals	0	0.03	31	0	0	44	0	0	44	0	0	45			
Loans to depository institutions and acceptances of other banks	0.18	0.19	70	0.32	0.53	64	0.37	0.47	69	0.46	0.51	68			
Agricultural loans.....	0.55	4.63	10	0.56	1.08	63	0.87	2.64	38	0.47	2.62	26			
Other loans and leases.....	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58	77.61	72.64	69			
Net loans and leases.....	9.90	15.55	25	11.21	13.66	37	12.47	13.20	51	11.32	13.96	38			
Debt securities over 1 year.....	0.04	0.05	57	0.07	0.06	68	0.06	0.05	70	0.07	0.07	65			
Mutual funds and equity securities	79.64	78.16	41	87.05	86.76	44	88.79	87.24	56	89	87.26	62			
Subtotal	9.69	7.51	68	0.86	2.97	27	1.08	2.30	38	0.50	2.34	26			
Interest-bearing bank balances	1.08	0.82	85	2.14	0.03	98	0.61	0.01	98	1.40	0.02	98			
Federal funds sold and reverse repos.....	0.56	1.68	27	0.03	2.10	6	0.30	2.14	19	0.02	1.92	8			
Debt securities 1 year or less	0	1.01	17	0	0.03	38	0	0.02	38	0	0.02	35			
Trading assets	90.97	91.05	48	90.08	92.39	18	90.78	92.24	30	90.92	92.22	31			
Total earning assets.....	0.99	1.07	43	0.80	1.14	27	0.75	1.25	25	0.63	1.26	20			
Non-interest cash and due from depository institutions.....	0.11	0.02	93	0.31	0.04	95	0.25	0.04	92	0.35	0.06	93			
Other real estate owned.....	8.04	7.82	55	9.12	6.41	88	8.47	6.39	79	8.45	6.45	79			
Memoranda															
Short-term investments	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27	1.92	4.63	29			
U.S. Treasury securities.....	0.15	0.84	55	0.12	0.29	70	0.14	0.37	67	0.15	0.22	77			
US agency securities (excluding mortgage-backed securities)	0.02	0.63	26	0	1.25	8	0.02	1.67	17	0.02	1.50	17			
Municipal securities	3.18	1.69	77	3.09	2.58	66	2.70	2.66	61	2.31	2.97	51			
Mortgage-backed securities	7.09	11.75	26	8.01	9.38	47	9.90	8.73	63	8.86	9.19	54			
Asset-backed securities	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities	0.02	0.42	35	0.02	0.53	35	0	0.52	16	0	0.48	16			
Loans held-for-sale.....	8.02	0.52	97	4.29	0.39	95	5.43	0.29	96	11.13	0.32	97			
Loans held for investment	63.20	61.72	45	72	72.01	40	71.40	73.24	38	66.99	72.42	23			
Real estate loans secured by 1–4 family	19.46	11.91	82	19.50	16.02	67	19.96	16.83	67	25.43	16.44	79			
Revolving	3.64	1.66	87	3.62	2.24	72	3.71	2.43	71	4.12	2.71	70			
Closed-end, secured by first liens	15.68	9.81	79	15.62	13.07	68	15.98	13.60	66	21.01	13.03	82			
Closed-end, secured by junior liens	0.14	0.22	48	0.26	0.37	42	0.26	0.41	43	0.30	0.39	45			
Commercial real estate loans	34.65	22.22	82	35.03	33.26	59	35.11	33.39	60	32.38	33.79	48			
Construction and land development.....	10.91	3.40	96	9	5	87	10.82	4.78	90	9.48	4.55	88			
Multifamily.....	1.57	3.12	34	1.13	4.76	14	1.47	5.12	19	1.32	5.32	18			
Nonfarm nonresidential	22.18	14.72	76	24.90	21.85	66	22.82	21.85	56	21.57	22.30	45			
Real estate loans secured by farmland.....	0.34	0.33	68	0.43	0.95	56	0.42	0.88	56	0.58	0.81	60			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	76.46	57.15	87	72.04	72.74	46	72.23	72.88	47	74.74	73.20	50			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.33	19.43	78	25.57	22.29	60	25.98	23.13	61	32.55	22.92	77			
Real estate loans secured by 1–4 family.....	5.11	2.64	84	4.74	3.13	73	4.83	3.34	70	5.28	3.76	67			
Revolving	22.21	16.59	73	20.82	18.71	62	21.15	19.33	60	27.27	18.68	77			
Closed-end.....	48.65	34.63	78	45.92	46.16	52	45.70	45.57	53	41.45	46.38	33			
Construction and land development.....	15.31	5.26	96	11.80	6.97	80	14.09	6.53	89	12.14	6.35	86			
1–4 family.....	6.81	0.93	98	4.57	1.47	93	4.10	1.52	89	4.15	1.50	89			
Other.....	8.50	4.19	89	7.23	5.34	72	9.99	4.90	89	7.99	4.76	79			
Multifamily.....	2.20	4.96	27	1.49	6.42	11	1.91	6.76	17	1.69	7.13	13			
Nonfarm nonresidential	31.14	22.93	70	32.64	30.59	59	29.70	30.16	45	27.62	30.84	34			
Owner-occupied.....	11.10	7.68	71	12.93	10.68	68	11.96	10.31	61	12.68	10.55	63			
Other.....	20.03	14.95	67	19.71	19.36	53	17.74	19.35	40	14.94	19.91	28			
Real estate loans secured by farmland.....	0.48	0.54	67	0.56	1.38	55	0.55	1.27	56	0.75	1.19	57			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	19.31	22.17	41	22.09	16.16	75	21.47	16.21	72	19.11	15.52	69			
Loans to individuals	3.21	6.13	54	4.72	4	72	4.70	3.89	74	4.95	3.90	75			
Credit card loans.....	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans.....	0.25	0.32	68	0.42	0.78	62	0.48	0.69	67	0.59	0.76	67			
Other loans and leases.....	0.77	9.09	10	0.73	1.48	61	1.13	3.74	38	0.60	3.75	24			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	506.74	381.27	77	531.30	493.53	60	488.96	505.61	44	556.04	518.19	59			
Real estate loans secured by 1–4 family.....	181.11	125.03	75	188.54	151.03	70	175.85	161.34	63	242.16	159.68	78			
Revolving	33.89	17.42	80	34.97	21.25	73	32.68	23.52	68	39.28	26.74	69			
Closed-end.....	147.22	106.14	73	153.57	127.10	69	143.17	134.73	63	202.89	130.06	82			
Commercial real estate loans	322.42	234.65	70	338.63	311.74	63	309.39	316.03	49	308.33	328.67	45			
Construction and land development.....	101.48	35.62	95	86.99	46.63	86	95.39	44.92	89	90.31	44.44	87			
1–4 family.....	45.13	6.34	97	33.67	9.52	94	27.76	10.21	90	30.90	10.44	91			
Other.....	56.35	28.16	85	53.31	35.90	73	67.62	33.75	90	59.41	33.34	85			
Multifamily.....	14.59	32.74	30	10.96	44.76	14	12.94	48.38	18	12.56	51.49	16			
Nonfarm nonresidential	206.35	155.06	65	240.69	206.64	67	201.06	208.15	45	205.46	217.26	45			
Owner-occupied.....	73.59	52.37	72	95.35	71.54	75	80.94	70.68	62	94.35	73.43	67			
Other.....	132.76	100.54	64	145.33	130.65	60	120.12	134.17	39	111.11	140.40	32			
Real estate loans secured by farmland.....	3.20	3.44	67	4.13	8.66	56	3.72	8.13	56	5.54	7.80	60			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	127.98	139.91	44	162.89	106.70	80	145.34	107.07	72	142.20	105.25	73			
Loans to individuals	21.30	37.47	56	34.79	24.83	74	31.80	24.45	76	36.82	23.98	77			
Credit card loans.....	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans.....	1.66	1.88	69	3.07	4.86	63	3.23	4.49	69	4.39	4.90	68			
Other loans and leases.....	5.08	49.54	10	5.41	10.25	63	7.63	25.58	38	4.49	25.83	26			
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.55	27.32	74	32.99	35.38	45	33.78	35.09	51	28.79	35.69	32			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.86	183.76	70	243.28	239.13	57	228.65	243.62	49	214.19	253.35	38			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	322.44	240.85	69	338.63	315.15	62	309.58	318.90	49	308.53	331.68	44			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	11.33	11.17	58	3.03	5.36	36	1.99	4.70	27	1.92	4.63	29			
Liquid assets	19.02	26.22	33	11.93	16.28	31	12.50	15.56	41	11.57	15.94	36			
Investment securities.....	10.50	17.85	20	11.31	16.41	24	12.83	16.02	38	11.41	16.65	28			
Net loans and leases.....	69.70	61.58	72	75.77	72.36	63	76.26	73.30	58	77.61	72.64	69			
Net loans, leases and standby letters of credit	70.31	62.48	72	76.09	72.78	62	76.63	73.71	58	78.09	73.08	69			
Core deposits	80.33	70.67	82	74.76	71.61	65	72.70	69.97	59	73.08	69.79	67			
Noncore funding	4.50	14.13	16	10.86	14.61	36	12.34	16.58	34	11.13	17.09	26			
Time deposits of \$250K or more	3.47	2.11	79	5.61	4.33	72	6.87	4.28	79	3.74	3.54	65			
Foreign deposits	0	0.36	39	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos.....	0.29	1.47	35	0.39	0.77	53	0.29	0.96	47	0.30	1.20	36			
Secured federal funds purchased	0	0	48	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold).....	-0.79	0.54	10	-1.75	0.75	1	-0.32	0.97	1	-1.10	1.21	2			
Commercial paper	0	0.01	44	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0.13	1.24	34	1.70	2.75	49	3.51	3.63	56	6.34	4.47	66			
Earning assets that reprice within 1 year	29.87	39.38	24	22.71	33.16	23	23.26	32.35	28	31.38	33.41	49			
Interest-bearing liabilities that reprice within 1 year.....	9.36	8.20	72	13.30	18.54	46	14.71	18.20	51	9.14	16.67	36			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	20.51	29.11	30	9.41	13.71	34	8.55	12.98	34	22.24	15.65	62			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.56	3.20	15	8.96	10.70	42	11.62	13.54	40	10.30	13.97	34			
Net short-term noncore funding dependence	-9.90	-4.76	26	3.57	5.88	37	9.10	8.57	52	8.23	9.65	38			
Short-term investment / Short-term noncore funding	329.67	184.19	82	49.34	78.10	55	19.73	62.28	36	20.71	46.67	40			
Liquid assets - short-term noncore funding / Nonliquid assets.....	19.24	28.18	42	6.57	6.90	53	2.75	4.17	48	2.59	3.68	48			
Net loans and leases / Total deposits	82.59	79.43	61	94.04	90.96	55	93.90	92.88	50	100.13	92.86	69			
Net loans and leases / Core deposits	86.77	88.34	55	101.35	102.55	49	104.89	106.50	50	106.20	105.03	55			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	1.57			0.36			-0.47				-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.18	4.31	44	1.94	1.28	73	-2.23	-1.95	37	-1.05	-0.62	33			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.02			-0.02			-0.04				-0.02				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities	99.61	87.23	75	99.38	91.33	59	99.53	88.32	64	100	86.93	84			
U.S. Treasury securities.....	1.41	4.72	57	1.08	2.07	71	1.10	2.08	68	1.34	1.33	79			
US agency securities (excluding mortgage-backed securities)	0.17	4.01	26	0	8.16	7	0.15	11	16	0.18	10.16	17			
Municipal securities	30.27	9.83	86	27.32	15.40	77	21.08	16.63	67	20.25	17.86	61			
Mortgage-backed securities.....	67.54	66.64	50	70.84	57.07	69	77.20	54.50	80	77.64	55.76	79			
Asset-backed securities.....	0	1.91	24	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities	0.21	3.01	39	0.15	3.73	36	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0.39	0.35	68	0.62	0.49	73	0.47	0.41	73	0.58	0.58	69			
Debt securities 1 year or less	5.33	10.55	32	0.28	13.55	7	2.32	13.91	20	0.17	11.90	7			
Debt securities 1 to 5 years	19.88	17.03	59	26.27	23.43	61	2.09	23.42	9	5.35	23.53	15			
Debt securities over 5 years.....	74.39	69.86	50	72.83	58.63	68	95.12	58.36	93	93.90	60.73	91			
Pledged securities	68.38	35.67	88	53.95	43.76	62	49.52	42.20	60	62.59	46.78	69			
Structured notes, fair value.....	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	583.24	183.32	89	81.73	32.84	80	12.56	16.28	55	-4.90	6.96	50			
Investment securities.....	69.92	23.62	88	5.14	4.80	55	22.14	8.02	80	-6.46	4.99	22			
Core deposits	96.59	26.88	96	22.61	9.96	86	8.10	10.40	52	38.83	13.94	89			
Noncore funding	-24.15	-12.18	38	4.90	4.16	52	20.49	6.76	68	42.75	-3.35	87			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,719,996	1,086,173	1,032,390	977,276	
Commit: Secured commercial real estate loans	1,354,474	337,089	333,397	432,830	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	67,598	19,569	19,024	22,882	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	1,733,728	1,073,437	640,208	1,153,574	
Written options contracts (interest rate)	1,560,753	726,225	547,131	643,902	
Purchased options contracts (interest rate)	369,132	273,027	232,226	145,746	
Interest rate swaps	807,221	561,980	324,293	241,860	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.27	22.01	65	17.73	16.97	57	20.10	17.31	68	20.67	17.28	71			
Standby letters of credit	0.60	0.71	58	0.32	0.36	49	0.37	0.35	56	0.48	0.40	70			
Commercial and similar letters of credit	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0	47	0	0	47	0	0	48			
Derivative contracts	39.89	48.62	72	43.02	2.95	97	33.95	6.51	96	46.22	6.82	97			
Interest rate contracts	39.89	34.36	75	43.02	2.87	97	33.95	6.40	97	46.22	6.72	97			
Interest rate futures and forward contracts	15.47	6.21	88	17.53	0.08	98	12.46	0.25	98	24.40	0.28	98			
Written options contracts (interest rate)	13.93	2.18	91	11.86	0.13	99	10.65	0.26	99	13.62	0.28	99			
Purchased options contracts (interest rate)	3.29	1.46	82	4.46	0.02	98	4.52	0.07	97	3.08	0.08	97			
Interest rate swaps	7.20	20.83	31	9.18	2.19	84	6.31	5.18	64	5.12	5.41	59			
Foreign exchange contracts	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0.32	36	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	44.61	42.82	69	24.68	24.81	51	28.53	25.18	65	36.06	25.74	83			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	4,470,834	2,634,669	1,743,858	2,185,082	
Interest rate contracts	4,470,834	2,634,669	1,743,858	2,185,082	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	1,733,728	1,073,437	640,208	1,153,574	
Written options	1,560,753	726,225	547,131	643,902	
Exchange-traded	0	0	0	0	
Over-the-counter	1,560,753	726,225	547,131	643,902	
Purchased options	369,132	273,027	232,226	145,746	
Exchange-traded	0	0	3,800	6,000	
Over-the-counter	369,132	273,027	228,426	139,746	
Swaps	807,221	561,980	324,293	241,860	
Held for trading	0	0	0	1,663,730	
Interest rate contracts	0	0	0	1,663,730	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	4,470,834	2,634,669	1,743,858	521,352	
Interest rate contracts	4,470,834	2,634,669	1,743,858	521,352	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	2,534,681	1,908,444	1,196,726	1,258,180	
One year or less	1,465,502	686,436	478,008	1,258,180	
Over 1 year to 5 years	348,864	636,420	281,480	0	
Over 5 years	720,315	585,588	437,238	0	
Gross negative fair value (absolute value)	51,783	22,894	13,961	3,251	
Gross positive fair value	72,479	26,942	16,640	11,241	
Held for trading	0	0	0	0	
Non-traded	72,479	26,942	16,640	11,241	
Current credit exposure on risk-based capital derivative contracts	71,825	17,019	10,394	11,241	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards	38.78	14.05	84	40.74	14.06	81	36.71	11.75	82	52.79	12.76	87			
Written options	34.91	8.18	92	27.56	11.73	78	31.37	11.14	81	29.47	9.73	81			
Exchange-traded	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter	34.91	7.73	92	27.56	10.84	80	31.37	10.65	82	29.47	9.46	82			
Purchased options	8.26	3.42	75	10.36	2.45	85	13.32	1.29	92	6.67	1.44	88			
Exchange-traded	0	0.15	40	0	0	49	0.22	0	98	0.27	0	98			
Over-the-counter	8.26	2.86	81	10.36	2.28	85	13.10	1.22	92	6.40	1.27	89			
Swaps	18.06	68.76	14	21.33	64.61	21	18.60	65.42	22	11.07	66.04	21			
Held for trading	0	43.53	19	0	15.01	35	0	13.60	38	76.14	16.18	81			
Interest rate contracts	0	36.62	19	0	16.17	35	0	12.87	38	76.14	16.40	81			
Foreign exchange contracts	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded	100	56.47	80	100	84.99	64	100	86.40	61	23.86	83.82	18			
Interest rate contracts	100	53.82	87	100	84.69	69	100	85.51	64	23.86	83.04	18			
Foreign exchange contracts	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)	56.69	91.48	10	72.44	80.07	32	68.63	82.85	24	57.58	87.47	12			
One year or less	32.78	32.05	60	26.05	15.20	70	27.41	12.75	77	57.58	15.62	85			
Over 1 year to 5 years	7.80	27.06	20	24.16	22.92	60	16.14	22.66	49	0	21.68	15			
Over 5 years	16.11	29.56	35	22.23	34.12	41	25.07	36.28	42	0	37.90	13			
Gross negative fair value (absolute value)	1.16	1.55	48	0.87	1.30	41	0.80	0.66	56	0.15	0.50	29			
Gross positive fair value	1.62	2.23	38	1.02	1.14	50	0.95	1.10	42	0.51	0.92	25			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.07	64	0.04	0	93	0.03	0.01	89	0.01	0	71			
Gross positive fair value (X)	0.07	0.09	55	0.04	0	95	0.03	0.01	91	0.02	0.01	91			
Held for trading (X)	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.07	0.02	91	0.04	0	97	0.03	0.01	92	0.02	0	94			
Current credit exposure (X)	0.07	0.06	59	0.03	0.01	87	0.02	0	87	0.02	0	92			
Credit losses on derivative contracts	0	0	43	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.79	0.85	57	0.33	0.10	84	0.23	0.06	87	0.27	0.05	91			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	31,139	28,932	24,041	21,747	
Gross losses	15,305	5,952	3,154	2,527	
Write-downs, transfers to loans held-for-sale	0	0	349	0	
Recoveries	3,003	1,106	2,647	5,771	
Net losses	12,302	4,846	507	-3,244	
Provision for loan and lease losses	94,606	7,053	5,398	-950	
Adjustments	56,946	0	0	0	
Ending balance	170,389	31,139	28,932	24,041	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	1.12	0.51	92	0.12	0.12	59	0.11	0.12	56	-0.02	0.11	6		
Provision for loan and lease losses / Average loans and leases	1.55	0.82	88	0.16	0.16	59	0.15	0.16	54	-0.04	0.16	7		
Provision for loan and lease losses / Net loan and lease losses	769.03	487.86	82	145.54	142.73	60	1,064.69	182.69	92	29.28	110.75	20		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.41	1.58	85	0.71	0.94	22	0.79	0.94	31	0.76	0.95	29		
Allowance for loan and lease losses / Total loans and leases	2.13	1.55	81	0.67	0.93	18	0.73	0.93	27	0.65	0.94	22		
Allowance for loan and lease losses / Net loans and leases losses (X)	13.85	11.58	72	6.43	17.18	37	57.07	21.35	86		16.23			
Allowance for loan and lease losses / Nonaccrual assets	298.06	299.17	64	147.84	315.75	36	205.45	285.36	50	271.90	270.69	60		
ALLL / 90+ days past due + nonaccrual loans and leases	240.17	244.34	57	113.83	283.41	27	136.48	259.30	34	42.67	232.03	4		
Gross loan and lease losses / Average loans and leases	0.25	0.34	50	0.14	0.16	50	0.09	0.15	41	0.09	0.16	40		
Recoveries / Average loans and leases	0.05	0.07	41	0.03	0.05	41	0.07	0.05	69	0.21	0.06	94		
Net losses / Average loans and leases	0.20	0.27	49	0.11	0.11	58	0.01	0.09	27	-0.12	0.10	2		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0.01	0	97	0	0	48		
Recoveries / Prior year-end losses	50.45	33.98	79	35.07	41.80	50	104.75	51.25	84	202.49	50.41	92		
Earnings coverage of net loan and lease losses (X)	14.39	22.91	56	24.06	22.46	60	219.43	29.27	92	-22.36	0.97	18		

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	41	0.01	0.02	47	-0.04	0.01	9	-0.09	0.02	4		
Real estate loans secured by 1-4 family	0.01	0.01	59	0.03	0.02	69	0.02	0.01	61	-0.01	0.03	21		
Revolving	-0.03	0.01	26	0.08	0.02	82	-0.07	0.02	10	-0.06	0.03	9		
Closed-end	0.02	0	72	0.01	0.02	58	0.04	0.01	78	0	0.02	41		
Commercial real estate loans	0.02	0.07	39	0	0.02	30	-0.07	0.01	7	-0.16	0.01	3		
Construction and land development	-0.02	0	28	0	-0.02	34	-0.20	-0.02	8	-0.24	-0.04	13		
1-4 family	0	0	59	0	0	14	-0.04	0	7	0	0	19		
Other	-0.02	0	24	0	-0.02	35	-0.16	-0.02	8	-0.23	-0.04	10		
Multifamily	0	0	58	0	0	56	0	0	50	0	0	53		
Nonfarm nonresidential	0.04	0.11	44	-0.01	0.03	19	-0.01	0.02	14	-0.14	0.02	2		
Owner-occupied	0.01	0.02	56	-0.01	0.01	15	0	0.01	15	0.02	0.01	80		
Other	0.03	0.08	51	0	0.01	62	0	0.01	23	-0.16	0.01	2		
Real estate loans secured by farmland	0	0.02	46	0	0.01	45	0	0	49	0	0	50		
Commercial and industrial loans	0.65	0.47	72	0.27	0.27	61	0.07	0.18	41	-0.19	0.18	4		
Loans to individuals	0.52	1.13	31	0.71	0.74	62	0.56	0.71	58	0.07	0.78	4		
Credit card loans		2.92			1.89			1.65			1.60			
Agricultural loans	0.13	0.19	71	0.12	0.02	87	0.01	0.03	75	-0.01	0.06	10		
Loans to foreign governments and institutions		0												
Other loans and leases	0	0.15	12	0.74	0.14	89	-0.08	0.28	4	2.24	0.27	95		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	26,995			21,428			13,615		25,054					
90+ days past due loans and leases	13,779			6,294			7,117		47,497					
Nonaccrual loans and leases	57,166			21,062			14,082		8,842					
Total past due and nonaccrual loans and leases	97,940			48,784			34,814		81,393					
Restructured 30–89 days past due	0			0			18		1					
Restructured 90+ days past due	0			0			0		29					
Restructured nonaccrual	10,523			5,126			2,703		3,205					
Total restructured loans and leases	10,523			5,126			2,721		3,235					
30–89 days past due loans held for sale	0			0			802		320					
90+ days past due loans held for sale	83			0			0		43,035					
Nonaccrual loans held for sale	6,406			0			397		0					
Total past due and nonaccrual loans held for sale	6,489			0			1,199		43,355					
Restructured loans and leases in compliance	5,465			3,326			4,004		5,369					
Other real estate owned	12,111			18,939			12,643		16,442					
Other Assets														
30–89 days past due	0			0			0		0					
90+ days past due	0			0			0		0					
Nonaccrual	0			0			0		0					
Total other assets past due and nonaccrual	0			0			0		0					
Percent of Loans and Leases														
30–89 days past due loans and leases	0.34	0.39	54	0.46	0.31	76	0.35	0.32	63	0.68	0.32	87		
90+ days past due loans and leases	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92	1.29	0.04	97		
Nonaccrual loans and leases	0.72	0.66	60	0.45	0.48	53	0.36	0.49	40	0.24	0.46	21		
90+ days past due and nonaccrual loans and leases	0.89	0.85	65	0.59	0.54	65	0.54	0.54	57	1.53	0.55	93		
30–89 days past due restructured	0	0.01	16	0	0	29	0	0.01	56	0	0.01	51		
90+ days past due restructured	0	0.01	29	0	0	45	0	0	43	0	0	85		
Nonaccrual restructured	0.13	0.13	59	0.11	0.07	73	0.07	0.10	49	0.09	0.10	51		
30–89 days past due loans held for sale	0	0	38	0	0	47	0.02	0	98	0.01	0	98		
90+ days past due loans held for sale	0	0	85	0	0	48	0	0	48	1.17	0	99		
Nonaccrual loans held for sale	0.08	0.01	93	0	0	48	0.01	0	98	0	0	48		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.34	0.40	54	0.46	0.31	76	0.35	0.32	63	0.68	0.32	87		
90+ days past due assets	0.17	0.12	76	0.13	0.03	86	0.18	0.03	92	1.29	0.04	97		
Nonaccrual assets	0.72	0.67	60	0.45	0.48	53	0.36	0.49	40	0.24	0.47	21		
30+ days past due and nonaccrual assets	1.23	1.29	58	1.04	0.87	69	0.88	0.88	58	2.20	0.89	91		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.63	0.52	68	0.45	0.39	68	0.41	0.39	59	1.19	0.40	94		
90+ days past due and nonaccrual assets + other real estate owned	0.74	0.55	76	0.76	0.45	82	0.66	0.45	77	1.54	0.48	97		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.67	0.60	63	0.71	0.56	68	0.60	0.59	54	0.65	0.63	59		
Allowance for loan and lease losses	43.87	66.66	32	139.14	92.08	76	106.27	95.97	62	127.63	100.14	74		
Equity capital + allowance for loan and lease losses	5.11	4.97	56	5.46	4.77	62	4.39	5.09	48	4.94	5.57	55		
Tier 1 capital + allowance for loan and lease losses	5.95	6.05	55	6.84	5.30	69	5.27	5.65	52	6.18	6.11	61		
Loans and leases + other real estate owned	0.93	0.97	53	0.92	0.78	65	0.78	0.82	52	0.83	0.86	57		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.32	0.39	51	0.46	0.28	78	0.30	0.29	62	0.49	0.29	84			
	90+ days past due		0.19	0.16	78	0.14	0.03	89	0.15	0.03	89	1.65	0.05	95			
	Nonaccrual.....		0.53	0.76	39	0.43	0.45	50	0.27	0.48	34	0.30	0.43	33			
Commercial and industrial	30–89 days past due		0.21	0.23	60	0.21	0.22	57	0.12	0.23	46	0.85	0.27	86			
	90+ days past due		0.03	0.03	64	0.03	0.02	79	0.02	0.02	78	0.02	0.01	79			
	Nonaccrual.....		1.45	0.75	84	0.54	0.74	51	0.72	0.61	67	0.08	0.60	18			
Individuals	30–89 days past due		1.70	0.83	89	1.66	0.60	89	2.13	0.68	88	2.94	0.69	94			
	90+ days past due		0.79	0.14	91	0.52	0.02	98	1.45	0.03	98	1.01	0.03	97			
	Nonaccrual.....		0.84	0.28	89	0.44	0.12	89	0.03	0.15	35	0.03	0.21	33			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0.50	0.17	84	0.38	0.10	84	0.41	0.11	84	1.12	0.15	90			
	90+ days past due		0	0	44	0	0	47	0.21	0.01	91	0	0	45			
	Nonaccrual.....		2.22	0.49	89	0	0.80	28	0.49	0.46	74	0.08	0.31	67			
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due		0	0.18	32	0	0.28	48	0	0.18	53	0	0.12	27			
	90+ days past due		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0.02	0.04	78	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.49	0.65	47	1.07	0.53	84	0.78	0.52	73	0.63	0.56	62			
	90+ days past due	0.49	0.33	81	0.40	0.05	94	0.39	0.04	94	3.73	0.06	97			
	Nonaccrual	0.35	0.89	22	0.31	0.55	28	0.38	0.61	35	0.33	0.65	31			
Revolving	30–89 days past due	0.87	0.48	82	0.30	0.36	52	0.38	0.36	61	0.27	0.29	54			
	90+ days past due	0.06	0.03	78	0.19	0.01	93	0.50	0.02	96	0.07	0.02	86			
	Nonaccrual	0.43	1.13	34	0.19	0.34	42	0.42	0.35	63	0.36	0.42	52			
Closed-end	30–89 days past due	0.40	0.65	37	1.24	0.56	86	0.87	0.54	75	0.70	0.63	64			
	90+ days past due	0.59	0.38	81	0.45	0.05	94	0.36	0.05	94	4.43	0.06	97			
	Nonaccrual	0.33	0.87	23	0.34	0.57	32	0.37	0.64	34	0.33	0.68	30			
Junior lien	30–89 days past due	0.01	0.02	54	0.03	0.02	73	0	0.02	37	0.04	0.03	72			
	90+ days past due	0.01	0	81	0.01	0	91	0.01	0	90	0	0	36			
	Nonaccrual	0.01	0.04	26	0.01	0.03	45	0.02	0.03	49	0.04	0.04	56			
Commercial real estate	30–89 days past due	0.22	0.26	60	0.13	0.15	59	0.03	0.16	20	0.38	0.15	86			
	90+ days past due	0.02	0.02	69	0	0.02	71	0.02	0.02	75	0.05	0.02	81			
	Nonaccrual	0.56	0.62	51	0.48	0.34	68	0.16	0.41	36	0.24	0.33	48			
Construction and development	30–89 days past due	0.62	0.28	80	0.19	0.20	71	0.02	0.17	50	0.87	0.18	89			
	90+ days past due	0.05	0.01	90	0.01	0.01	87	0	0	44	0.05	0.01	89			
	Nonaccrual	0.33	0.41	67	0.20	0.18	71	0.05	0.18	53	0.07	0.21	54			
1–4 family	30–89 days past due	0.48	0.03	97	0.17	0.05	84	0	0.07	32	0.26	0.05	89			
	90+ days past due	0.05	0	95	0	0	47	0	0	48	0.05	0	96			
	Nonaccrual	0	0.03	27	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0.15	0.22	63	0.01	0.12	59	0.02	0.06	66	0.61	0.08	91			
	90+ days past due	0	0	40	0.01	0	91	0	0	45	0	0.01	44			
	Nonaccrual	0.33	0.35	70	0.20	0.14	77	0.05	0.10	63	0.07	0.12	64			
Multifamily	30–89 days past due	0	0.09	22	0.09	0.03	84	0	0.03	36	0	0.04	35			
	90+ days past due	0.03	0	94	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.04	0.23	31	0.11	0.13	56	0.03	0.17	29	0.19	0.14	70			
	90+ days past due	0	0.02	26	0	0.02	37	0.02	0.02	79	0.05	0.02	81			
	Nonaccrual	0.72	0.80	53	0.61	0.36	74	0.22	0.52	41	0.34	0.40	52			
Owner Occupied	30–89 days past due	0	0.07	20	0.09	0.06	68	0.03	0.08	46	0.18	0.06	85			
	90+ days past due	0	0	33	0	0.01	40	0.02	0	85	0.05	0.01	86			
	Nonaccrual	0.21	0.27	44	0.09	0.19	38	0.12	0.20	46	0.20	0.16	64			
Other	30–89 days past due	0.04	0.14	44	0.02	0.05	54	0.01	0.07	40	0.01	0.06	45			
	90+ days past due	0	0.01	33	0	0.01	41	0.01	0.01	81	0	0.01	39			
	Nonaccrual	0.50	0.44	62	0.52	0.14	86	0.10	0.22	59	0.13	0.16	61			
Farmland	30–89 days past due	0	0.11	30	0	0.21	28	0.46	0.09	88	0.36	0.10	85			
	90+ days past due	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	6.86	1.13	92	1.62	1.06	73	4.56	0.49	96	1.83	0.44	87			
Credit card	30–89 days past due		0.95			0.87			1.03			0.83				
	90+ days past due		0.63			0.18			0.26			0.22				
	Nonaccrual		0.05			0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	946,069	456,667	454,871	449,132											
Retained earnings	369,734	293,524	221,213	147,449											
Accumulated other comprehensive income (AOCI)	27,595	12,138	-4,227	148											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,343,398	762,329	671,857	596,729											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	259,713	177,781	142,235	144,413											
Accumulated other comprehensive income-related adjustments	27,595	12,138	-4,227	258											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	1,056,090	572,410	533,849	452,058											
Adjustments and deductions for common equity tier 1 capital	0	0	9,836	9,677											
Common equity tier 1 capital	1,056,090	572,410	524,013	442,381											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	30,000	30,000	30,000	30,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000											
Less: Additional tier 1 capital deductions	0	0	0	0											
Additional tier 1 capital	30,000	30,000	30,000	30,000											
Tier 1 Capital	1,086,090	602,410	554,013	472,381											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	158,597	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	93	0	0	0											
Allowance for loan and lease losses in tier 2 capital	106,827	31,139	28,932	24,041											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0	0	0											
Tier 2 capital before deductions	265,517	31,139	28,932	24,041											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	265,517	31,139	28,932	24,041											
Exited advanced approach tier 2 capital															
Total capital	1,351,607	633,549	582,945	496,422											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	11,132,045	6,146,255	5,028,759	4,668,751											
Less: Deductions from common equity tier 1 capital	259,713	177,781	152,071	152,598											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	10,872,332	5,968,474	4,876,688	4,516,153											
Total risk-weighted assets	9,126,823	5,172,873	4,480,921	4,133,168											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.57	12.35	39	11.07	12.50	32	11.69	12.37	46	10.70	11.95	32			
Common equity tier 1 capital, column B	0	0.30	46	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	11.90	13.08	32	11.65	13.19	27	12.36	13.03	47	11.43	12.68	34			
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50			
Total capital, column A	14.81	15.23	51	12.25	14.63	10	13.01	14.48	27	12.01	14.15	12			
Total capital, column B	0	0.39	46	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	9.99	9.13	77	10.09	10.39	44	11.36	10.37	76	10.46	10.04	64			
Supplementary leverage ratio, advanced approaches HCs		8.72													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			632			0			144			171					189.91
Other insurance activities income			632			0			144			171					189.91
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			15,191			11,357			11,115			10,873				33.76	47.54

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0	48	0	0	48	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			60			66.67			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			40			33.33			25							
Separate account assets (L/H) / Total life assets	11.24			0			0			0							
Insurance activities revenue / Adjusted operating income	0.11	0.41	56	0	0.37	22	0.04	0.46	56	0.06	0.44	61					
Premium income / Insurance activities revenue	0	2.84	40		0.03		0	0	48	0	0.01	47					
Credit related premium income / Total premium income	38.23			100			50			60							
Other premium income / Total premium income	61.77			0			50			40							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0	48	0	0	48	0	0	47					
Insurance net income (P/C) / Equity (P/C)	15.59			37.86			72.25			31.81							
Insurance net income (L/H) / Equity (L/H)	3.62																
Insurance benefits, losses, expenses / Insurance premiums	447.82			132.57			116.87			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	49	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.21	11.03	13	1.79	11.53	17	1.91	13.70	16	2.19	14.86	12					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	0	49	0	0	49	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0		0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			0			0			0				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18													
Commercial and industrial loans		0.64			2.35			3.83			4.38				
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-2.40			-47.91			-27.26			22.03				
Total selected assets.....		2.04			-25.04			5.03			-5.54				
Deposits		3.46			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,557,425	2,020,535	3,728,158	3,221,043		76.06	151.60
1–4 family residential loans		3,557,425	2,020,535	3,728,158	3,221,043		76.06	151.60
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		31.74	32.99	72.58		68.13		
1–4 family residential loans		31.74	32.99	72.58		68.13		
Home equity lines		0	0	0		0		
Credit card receivables.....		0	0	0		0		
Auto loans.....		0	0	0		0		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases.....		0	0	0		0		
Asset-backed commercial paper conduits.....		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		46.19	44.73	59.45		61.15		
Home equity lines		3.54	3.31	2.48		2.82		
Credit card receivables.....		0	0	0		0		
Auto loans and other consumer loans.....		2.18	3.26	2.41		2.64		
Commercial and industrial loans		13.36	15.42	11.04		10.21		
All other loans and leases.....		34.73	33.29	24.61		23.18		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0			
1–4 family residential loans.....	0	0	0	0			
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	0.41	1.83	1.22	1.01			
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	47,364	42,669	54,192	29,370		11.00	-72.04
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30–89 days past due securitized assets.....	47,364	42,669	54,192	29,370		11.00	-72.04
90+ Days Past Due Securitized Assets							
1–4 family residential loans	153,578	44,888	54,837	49,404		242.14	
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets	153,578	44,888	54,837	49,404		242.14	
Total past due securitized assets.....	200,942	87,557	109,029	78,774		129.50	18.64
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.33	2.11	1.45	0.91	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.33	2.11	1.45	0.91	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.32	2.22	1.47	1.53	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.32	2.22	1.47	1.53	
Total past due securitized assets percent of securitized assets	5.65	4.33	2.92	2.45	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.02	1.83	1.35	0.86	
Home equity lines	0.87	0.30	0.38	0.27	
Credit card receivables					
Commercial and industrial loans	0.21	0.21	0.12	0.85	
All other loans and leases	0.31	0.27	0.22	0.65	
Total managed loans past due 30–89 days	0.64	0.96	0.88	0.79	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.08	1.65	1.27	2.22	
Home equity lines	0.06	0.19	0.50	0.07	
Credit card receivables					
Commercial and industrial loans	0.03	0.03	0.02	0.02	
All other loans and leases	0.06	0.05	0.14	0.14	
Total managed loans past due 90+ days	1.45	0.76	0.81	1.40	
Total Past Due Managed Assets	2.09	1.72	1.69	2.19	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0.01	0	
Home equity lines	-0.03	0.08	-0.07	-0.06	
Credit card receivables					
Commercial and industrial loans	0.65	0.27	0.07	-0.19	
All other loans and leases	0.05	0.07	-0.01	-0.10	
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.07	0.01	-0.05	

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries.....	49,706	0	0	0			97.04
Dividends	48,750	0	0	0			94.18
Interest.....	0	0	0	0			-100.00
Management and service fees	0	0	0	0			
Other income.....	956	0	0	0			
Income from nonbank subsidiaries.....	1,500	211	351	41			610.90
Dividends	1,500	0	54	0			
Interest.....	0	0	0	0			
Management and service fees	0	0	0	0			
Other income.....	0	211	297	41			-100.00
Income from subsidiary holding companies.....	0	0	0	0			
Dividends	0	0	0	0			
Interest.....	0	0	0	0			
Management and service fees	0	0	0	0			
Other income.....	0	0	0	0			
Total income from subsidiaries.....	51,206	211	351	41		24168.25	102.99
Securities gains (losses)	0	0	0	0			
Other operating income	232	0	0	0			603.03
Total operating income.....	51,438	211	351	41		24278.20	103.64
Operating Expenses							
Personnel expenses	1,100	1,000	880	750			10.00
Interest expense	1,817	0	0	0			761.14
Other expenses.....	1,945	1,830	3,266	3,022			6.28
Provision for loan and lease losses	0	0	0	0			69.43
Total operating expenses	4,862	2,830	4,146	3,772		71.80	257.76
Income (loss) before taxes	46,792	-2,619	-3,795	-3,731			95.78
Applicable income taxes (credit)	-1,155	-683	-746	-1,434			
Extraordinary items				0			
Income before undistributed income of subsidiaries.....	47,947	-1,936	-3,049	-2,297			99.96
Equity in undistributed income of subsidiaries.....	15,674	85,750	83,285	54,695		-81.72	-34.36
Bank subsidiaries	16,668	85,750	83,285	54,695		-80.56	-30.20
Nonbank subsidiaries	-994	0	0	0			
Subsidiary holding companies.....	0	0	0	0			
Net income (loss)	63,621	83,814	80,236	52,398		-24.09	32.94
Memoranda							
Bank net income	65,418	85,750	83,285	54,695		-23.71	33.55
Nonbank net income	506	0	54	0			
Subsidiary holding companies' net income.....	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		1,374,904	98.14	782,565	98.61	679,097	96.48	595,625				75.69	406.11
Common and preferred stock		1,374,904	98.14	782,565	98.61	679,097	96.48	595,625				75.69	417.60
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0				-100.00	
Other receivables		0	0	0	0	0	0	0				-100.00	
Investment in nonbank subsidiaries		3,443	0.25	930	0.12	930	0.13	930				270.22	270.22
Common and preferred stock		3,443	0.25	930	0.12	930	0.13	930				270.22	270.22
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		1,173	0.08	0	0	0	0	0				-50.73	
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		5,310	0.38	4,673	0.59	17,400	2.47	25,789				13.63	323.78
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		29	0	29	0	29	0	29				0.00	3.57
Other assets		16,065	1.15	5,362	0.68	6,434	0.91	5,611				199.61	893.51
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		1,400,924	100.00	793,559	100.00	703,890	100.00	627,984				76.54	404.16
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		15,000	1.07	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		60,369	4.31	0	0	0	0	0				499.20	
Other liabilities		3,336	0.24	300	0.04	1,103	0.16	325				1012.00	308.32
Balance due to subsidiaries and related institutions		30,930	2.21	30,930	3.90	30,930	4.39	30,930				0.00	0.00
Total liabilities		109,635	7.83	31,230	3.94	32,033	4.55	31,255				251.06	162.15
Equity Capital		1,291,289	92.17	762,329	96.06	671,857	95.45	596,729				69.39	447.04
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		47,222	3.37	31,034	3.91	30,725	4.37	30,536				52.16	27354.65
Common surplus		898,847	64.16	425,633	53.64	424,146	60.26	418,596				111.18	705.77
Retained earnings		317,625	22.67	293,524	36.99	221,213	31.43	147,449				8.21	160.63
Accumulated other comprehensive income		27,595	1.97	12,138	1.53	-4,227	-0.60	148				127.34	1023.12
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		1,400,924	100.00	793,559	100.00	703,890	100.00	627,984				76.54	404.16
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		30,930	2.21	30,930	3.90	30,930	4.39	30,930				0.00	0.00
Notes payable to subsidiaries that issued TPS		30,000	2.14	30,000	3.78	30,000	4.26	30,000				0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	6.57	7.29	37	11.61	10.58	64	12.76	11.03	72	11.26	8.67	82			
Bank net income / Average equity investment in banks	6.35	7.45	35	11.71	10.85	58	13.14	11.56	70	12.53	9.11	85			
Nonbank net income / Average equity investment in nonbanks	23.28	9.75	83	0	12.07	20	5.81	10.83	56	0	9.81	17			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			15.16			9.40				8.81			
Bank net income / Parent net income	102.82	88.16	49	102.31	103.77	41	103.80	104.73	46	104.38	104.64	52			
Nonbank net income / Parent net income	0.80	3.59	50	0	1.08	24	0.07	0.99	54	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		68.34			92.33			90.39				90.33			
Leverage															
Total liabilities / Equity capital	8.49	20.06	32	4.10	9.66	36	4.77	9.50	39	5.24	11.14	36			
Total debt / Equity capital	5.84	14.41	38	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	8.16	16.67	35	3.94	7.99	38	4.47	7.93	40	5.03	9.36	37			
Total debt + Loans guaranteed for affiliate / Equity capital	5.84	14.68	37	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	5.84	14.52	38	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	4.68	13.56	31	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	1.16	0.77	80	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0.08	39	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	31.59	34.67	45	0	14.37	26	0	15.49	26	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	106.74	102.81	74	102.78	104.21	48	101.22	104.10	43	99.97	105.17	33			
Total investment in subs / Equity capital	106.74	110.16	58	102.78	104.48	47	101.22	104.38	43	99.97	105.55	32			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.37	0.47	83	0.25	0.44	47	0.10	0.36	44	0	0.56	33			
Equity investment in subs – equity cap / Net income-div (X)	1.77	1.82	65	0.29	1.47	14	0.11	1.18	11		1.91				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	271.60	136.59	90	6.86	153.39	4	10.44	113.37	5	39.10	96.31	16			
Cash from ops + noncash items + op expense / Op expense + dividend	216.96	147.24	80	-5.10	152.31	4	-1.66	123.74	3	58.35	100.80	19			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.33	134.08	39	1.15	105.99	6	18.42	108.88	7	-37.96	101.42	3			
Pretax operating income + interest expense / Interest expense	2,675.23	2,016.32	79		17,211.14			1,631.73				1,955.22			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,598.78	1,539.23	73	-59.89	2,481.22	6	-129.86	1,015.91	6	-150.23	1,082.59	6			
Dividends + interest from subsidiaries / Interest expense + dividends	307.92	150.43	88	0	196.13	3	0.85	140.89	7		107.07				
Fees + other income from subsidiaries / Salary + other expenses	31.40	13.95	76	7.46	3.91	85	7.16	3.76	84	1.09	6.15	75			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.69	3.85	13	0.59	1.59	57	2.47	1.59	70	4.11	1.68	79			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0			0			0				
Nonaccrual		1.03			8.16			0.70			0.46				
Total		1.13			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50			
Total	0	0.05	46	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	2.66	45	0	0.13	29	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	30.25	81.10	16		65.39			87.25			100.86				
Dividends declared / Net income	22.79	42.29	25	12.16	25.65	28	7.93	24.10	25	0	32.32	8			
Net income – dividends / Average equity.....	5.08	4.14	62	10.20	7.61	78	11.75	8.12	84	11.26	5.74	93			
Percent of Dividends Paid															
Dividends from bank subsidiaries	336.16	132.17	90	0	160.93	7	0	131.90	7		106.72				
Dividends from nonbank subsidiaries	10.34	3.41	84	0	2.59	28	0.85	2.83	73		2.37				
Dividends from subsidiary holding companies.....	0	4.85	44	0	0	48	0	0	48		0				
Dividends from all subsidiaries	346.50	174.85	87	0	209.89	4	0.85	144.51	10		114.69				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	74.52	60.28	66	0	45.88	8	0	33.37	10	0	35.18	11			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	1.46	0	99	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	75.98	62.88	64	0	48.40	5	0	35.67	5	0	41.35	5			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	296.44	56.39	95		76.61		100	80.47	70		129.02				
Interest income from nonbank subsidiaries.....	0	7.38	32		0.91		0	0.31	46		0.63				
Management and service fees from nonbank subsidiaries	0	0.86	39		0.02		0	0.17	46		0.60				
Other income from nonbank subsidiaries.....	0	0.16	46		0.01		550	0.06	98		0.08				
Operating income from nonbank subsidiaries	296.44	79.84	92		83.73		650	96.62	96		153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0			0.15			0				
Operating income from subsidiary holding companies.....		55.20			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.77	69.76	53	0	77.61	8	0	72.95	9	0	67.33	11			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	0	1.87	37	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	1.86	0.04	93	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	96.63	82.20	44	0	94.06	4	0	89.39	4	0	79.76	5			
Dividends from nonbank subsidiaries	2.92	1.95	79	0	1.13	29	15.38	2.65	89	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0.01	46	100	0	99	84.62	0	99	100	0	99			
Operating income from nonbank subsidiaries	2.92	4.70	71	100	1.56	98	100	3.33	97	100	3.09	98			
Dividends from subsidiary holding companies.....	0	2.53	44	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies	0	0.11	44	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....	206.20	135.13	77		1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt	41.04	27.08	69		70.71			81.26			74.60				